

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Catherine A Kwiatkowski
Debtor

Case No. 17-03370-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

4957162 db +Catherine A Kwiatkowski, 205 Chittenden Street, Duryea, PA 18642-1010
4957164 +Freedom Mortgage, 907 Pleasant Valley, Suite 3, Mount Laurel NJ 08054-1210
4957165 Geisinger Carewoks, 100 North Academy Ave, Danville PA 17822-2412
4957169 +HSBC Bank Nevada N.A., 2300 W Sahara Ave, Las Vegas NV 89102-4352
4957173 Nationwide, PO Box 13958, Philadelphia PA 19101-3958
4957173 +TBN VISA, PO Box 1470, Minneapolis MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4957158 EDI: GMACFS.COM Dec 04 2017 18:58:00 Ally Financial, PO Box 380901,
Bloomington, MN-554380901
4957159 +EDI: CAPITALONE.COM Dec 04 2017 18:58:00 Capital One, PO Box 30281,
Salt Lake City UT 84130-0281
4957160 +E-mail/Text: bankruptcy@capvps.com Dec 04 2017 19:07:46 Cavalry Portfolio Svcs,
500 Summit Lake Dr, Ste 4A, Vallhalla, NY 10595-2323
4957161 +EDI: CCS.COM Dec 04 2017 18:58:00 Credit Collection Service, PO Box 607,
Norwood MA 02062-0607
4957163 EDI: RMSC.COM Dec 04 2017 18:58:00 GE Capital Synchrony Bank, PO Box 965007,
Orlando FL 32896-5007
4957166 +EDI: CBSKOHLS.COM Dec 04 2017 18:58:00 Kohls, PO Box 3115, Milwaukee WI 53201-3115
4957167 +EDI: RESURGENT.COM Dec 04 2017 18:58:00 LVNV Funding, PO Box 10497,
Greenville SC 29603-0497
4957168 E-mail/Text: mmrgrbk@miramedrg.com Dec 04 2017 19:07:40 MiraMed Revenue Group LLC,
360 E. 22nd St., Lombard IL 60148-4924
4957170 EDI: PRA.COM Dec 04 2017 18:58:00 Portfolio Recovery Associates, 120 Corporate Blvd,
Suite 100, Norfolk VA 23502
4957451 +EDI: PRA.COM Dec 04 2017 18:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4957171 +EDI: RMSC.COM Dec 04 2017 18:58:00 SYNCB/WAL-MART, PO BOX 965024,
Orlando, FL 32896-5024
4957172 E-mail/Text: tidewaterlegalebn@twcs.com Dec 04 2017 19:07:24 Tidewater Credit Services,
6520 Indian River Road, PO Box 13306, Virginia Beach, VA 23464

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com,
psheldon@sheilslaw.com
John Fisher on behalf of Debtor 1 Catherine A Kwiatkowski johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Catherine A Kwiatkowski**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0803**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-03370-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Catherine A Kwiatkowski
aka Cathy A Kwiatkowski

By the court:



December 4, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.